

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)	Mail Stop AF
)	
John GAVAN et al.)	Group Art Unit: 3621
)	
Application No.: 10/627,033)	Examiner: C. Agwumezie
)	
Filed: July 24, 2003)	
)	
For: SYSTEM AND METHOD FOR)	
DETECTING AND MANAGING)	
FRAUD)	

AMENDMENT AFTER FINAL

U.S. Patent and Trademark Office
Customer Window, Mail Stop AF
Randolph Building
401 Dulany Street
Alexandria, Virginia 22314

Sir:

In response to the final Office Action of December 4, 2007, and pursuant to 37 C.F.R. § 1.116, Applicants propose amending the present application as follows.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 15 of this paper.